

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION**

In re:

TIMOTHY E RUARK  
JAMIE A RUARK  
Debtor(s)

Case No. 14-48118

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

John V. LaBarge, Jr., chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/15/2014.
- 2) The plan was confirmed on 01/22/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/24/2015.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$66,925.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,900.00
Less amount refunded to debtor	\$0.00

<b>NET RECEIPTS:</b>	<b>\$4,900.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,566.68
Court Costs	\$0.00
Trustee Expenses & Compensation	\$225.40
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$2,792.08</b>
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Attorney fees paid and disclosed by debtor:	\$300.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	12,530.00	12,806.39	12,806.39	1,112.06	191.36
BANK OF AMERICA	Unsecured	432.00	432.66	432.66	0.00	0.00
BILL ME LATER	Unsecured	3,500.66	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Secured	5,618.00	5,679.37	5,679.37	426.48	89.92
CDA/PONTIAC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE	Unsecured	4,015.00	NA	NA	0.00	0.00
DELL FINANCIAL SVCS LP	Unsecured	747.00	821.01	821.01	0.00	0.00
DESOTO MOPAC CU	Secured	3,652.00	2,937.20	2,937.20	220.54	46.51
ECAST SETTLEMENT CORP	Unsecured	6,910.00	6,983.00	6,983.00	0.00	0.00
HSBC MORTGAGE SERVICES	Secured	NA	0.00	209.12	21.05	0.00
HSBC MORTGAGE SERVICES	Secured	11,848.00	0.00	11,737.76	0.00	0.00
INTERNAL REVENUE SERV	Priority	0.00	NA	NA	0.00	0.00
MO DEPT OF REVENUE	Priority	127.00	NA	NA	0.00	0.00
MO DEPT OF REVENUE	Priority	700.00	608.66	608.66	0.00	0.00
MO DEPT OF REVENUE	Unsecured	NA	400.00	400.00	0.00	0.00
MOHELA	Unsecured	237.00	NA	NA	0.00	0.00
MOHELA	Unsecured	1,285.00	NA	NA	0.00	0.00
MOHELA	Unsecured	1,040.00	NA	NA	0.00	0.00
MOHELA	Unsecured	780.00	NA	NA	0.00	0.00
MOHELA	Unsecured	771.00	NA	NA	0.00	0.00
MOHELA	Unsecured	550.00	NA	NA	0.00	0.00
MOHELA/DEPT OF EDUCATION	Unsecured	1,344.00	6,115.27	6,115.27	0.00	0.00
NATIONAL CREDIT SYSTEMS	Unsecured	3,784.00	NA	NA	0.00	0.00
PAY PAL	Unsecured	NA	181.73	181.73	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	530.00	578.51	578.51	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	528.00	528.48	528.48	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	767.00	767.71	767.71	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	6,238.00	6,393.63	6,393.63	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	1,982.00	1,982.17	1,982.17	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	1,194.00	1,194.84	1,194.84	0.00	0.00
WELLS FARGO BANK	Secured	NA	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK NA	Secured	110,803.00	0.00	109,880.72	0.00	0.00
WELLS FARGO BANK NA	Secured	20,063.00	0.00	19,655.54	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	NA	NA	NA	0.00	0.00
WORLDS FOREMOST BANK	Unsecured	537.00	580.43	580.43	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$141,274.02	\$0.00	\$0.00
Mortgage Arrearage	\$209.12	\$21.05	\$0.00
Debt Secured by Vehicle	\$21,422.96	\$1,759.08	\$327.79
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$162,906.10</b>	<b>\$1,780.13</b>	<b>\$327.79</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$608.66	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$608.66</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$26,959.44</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,792.08</u>	
Disbursements to Creditors	<u>\$2,107.92</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$4,900.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/09/2015

By: /s/ John V. LaBarge, Jr.

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.